

Genes And Insurance

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Considers problems associated with genetic information in an age of declining welfare provision, and offers direction for future policy. The result of two key social developments in recent years are examined here: the partial dismantling of the welfare state and the progress of genetics. Genetic insights are increasingly valuable for risk assessment, and insurers would like to use these insights to help determine premiums. Combined with the fact that social welfare is being curtailed, this could potentially create an uninsured high-risk population. Along with considerations of autonomy and privacy, this is the basis for an ethical critique of insurer's access to information. The result has often been regulation of such information, but the authors argues that due to adverse selection, regulation will not solve these problems, and this may jeopardize the survival of private personal insurance. Instead, we should look towards the resurrection of social insurance, a key component of the welfare state. This will interest academic researchers as well as professionals involved with genetics and insurance. EAN/ISBN : 9780511056611 Publisher(s): Cambridge University Press Format: ePub/PDF Author(s): Radetzki, Marcus - Radetzki, Marian - Juth, Niklas

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